

Smiles of the Day

Why He Wanted More.

A suburban chemist has been advertising his patent insect powder far and wide. One day a man rushed into his shop and said excitedly:

"Give me another half pound of your powder, quick, please."

"Oh!" remarked the chemist as he proceeded to fill the order, "I'm glad you like the powder. Good, isn't it?"

"Yes," replied the customer. "I have one cockroach very ill; if I give him another half pound he'll die."

"Ladies' Home Journal."

Craving for Variety.

The Professor—I want you children to go to my lecture to-night.

Robert—Couldn't you whip us instead, just this once, papa?—*The Bits.*

Cruel.

She—You look badly this morning.

He—I have a cold or something in my head.

She—It must be a cold.—*Harvard Lampoon.*

The Philosopher of Folly.

"Pay as you go" is a good motto," says the Philosopher of Folly. "The more you are willing to pay the further you are likely to go."—*Cleveland Leader.*

A Shell Game in the Choir.

Under which hat is the soprano?

"Please give my friend a job in your law office."

"Is he honest?"

"He never deceived anybody in his life."

"What? And you expect me to take the time to teach him the rudiments of the business?"—*Cleveland Leader.*

Told in Court.

Magistrate—You say the prisoner turned round and stealthily whistled.

What followed?

Intelligent Witness—Please, your worship, his dog.—*Sketch.*

Unnecessary Question.

Policeman—Congratulations, Sarah; I've been elected.

Sarah (with delight)—Honestly?

Policeman—What difference does that make?—*St. Louis Times.*

Speaking Scientifically.

"Do you have well water on your place?"

"I shouldn't say it was exactly well water," replied the man who is obsessed by the germ theory, "but the latest analysis shows that it is on the road to recovery."—*Washington Star.*

Justified.

"Mr. Bliggins says he is awfully bored."

"After talking with him for five minutes and discovering what he thinks about," replied Miss Cayenne, "you can't blame him."—*Washington Star.*

Sweet Revenge.

"I suppose you will be too rich to take in summer boarders this year?"

"Well," answered Farmer Corntassel, "we'll take 'em jes' the same. Mandy an' the two gals want somebody to show off their good clothes and jewelry to."—*Washington Star.*

A Gastronomic Favorite.

"She is quite a popular, entertaining hostess, isn't she?"

"Yes; what you might call a regular dinner belle."—*Baltimore American.*

A Doubtful Recommendation.

Purchaser—Is this good, strong underwear?

Clerk—To be sure; I've worn it for years.

And That Set Him Thinking.

"I always feel, after I have spent an hour or two in your company," he said, "that I am a better man."

"It is very good of you to say so," she replied. "Don't hesitate to come often."—*Chicago Record.*

Used to Sensations.

"Then he wasn't overwhelmed at the sight of Niagara Falls?"

"Scarcely."

"Well, it is rather hard to impress a man who sees all the top-liners in vaudeville."—*Kansas City Journal.*

Within One Case.

"Hello, doctor! How are you coming on with the payments on your suburban home?"

"I am within one appendicitis of the last one."—*Exchange.*

From the Faculty.

"I expect a special delivery letter this morning."

"Anything serious?"

"Oh, no. I wrote my correspondence school requesting a half holiday to go to the ball game."—*Kansas City Journal.*

The Place of Danger.

Employer—You have an excellent chance to grow up with the business, young man, and make something of yourself; it's all up to you.

Boy—I'd like to do all right, mister, but if you don't mind, I'd just as lief stay at bottom. You see, sir, I'm just a little leery about being one o' dem fellers 'higher up.'—*Boston Herald.*

The Girls.

Mabel—That story you just told is about fifty years old.

Maudie—And you haven't forgotten it in all that time?—*Cleveland Leader.*

His Future Assured.

"So he never brought you candy or flowers?"

"All he ever brought me was a bag of peanuts the night he proposed."

"I suppose you rejected him without a qualm?"

"Not entirely. It is something of a jolt to have to refuse a man who is so economical that he is just bound to become a millionaire."—*Washington Herald.*

Best War.

"How do you manage to get on so well with your wife? Don't you ever have any differences of opinion?"

"Sure we do, but I don't let her know it."—*New York Telegram.*

Technically Speaking.

"So there is to be a divorce," said the woman who discusses everybody.

"It seems but a little while since he asked for her hand."

"Yes," replied the rude man. "He got the hand all right, but it turned out to be a misdeal."—*Washington Star.*

The Judge in Danger.

"Prisoner at the bar," said the portly, pompous and florid magistrate, "you are charged with stealing a pig, a very serious offense in this district. There has been a great deal of pig-stealing, and I shall make an example of you or none of us will be safe."

London News.

Often So.

"Is poverty a crime?"

"It carries a penalty, anyway."

"Hard labor for life, eh?"—*Kansas City Journal.*

Training for Football.

Church—I feel some concern about my son.

Gotham—You mean the one in college?

Church—Yes; you see they are talking of abolishing football.

Gotham—Oh, is he a football player?

Church—No, but he's studying to be a surgeon!—*Yonkers Statesman.*

Illness.

"You say you were away from the office yesterday because of illness?"

"Yes," replied the young man, who knew he was discovered. "Several of the umpire's decisions made me sick."

Washington Star.

Pierce State of Affairs.

Pat and his wife were fighting when the neighbors interfered.

"Sure and you're a fine lot," yelled Pat at the meddlers. "It's gettin' so that a man can't even fight in peace with his own wife."—*St. Louis Star.*

To Suit the Fashion.

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Writing Tricks.

Can you write your name with your left hand? It is a good thing to know how, in case you ever hurt your right hand.

Can you write a looking-glass letter? That always amuses children, so if you have a friend who is ill send her a looking-glass letter to cheer her up. Practice by writing on a piece of paper held in front of a mirror, and soon you will find it is quite easy to do looking-glass writing. Looking-glass writing is done backwards, so that it looks all right when it is held to the mirror. Also see if you can write your name backwards—that is, begin at the last stroke and go back to the first—and as a last trick to write your name upside down. That is not at all easy, but copy your signature upside down and you will be able to do it quite well after a little practice. After you can do all these things learn to write a good clear hand in the proper way, like a sensible person.—*Chicago News.*

Grandma's Paranoia.

"Children," said grandma one rainy afternoon, "how would you like me to show you how to make dolly a parasol? A good many years ago your mother used to love to see me make them, and if you will draw your little chairs up to the table I will begin right away."

Two dismal little faces brightened up, and Daisy and Lucy ran for the chairs, and soon grandma was ready to begin.

On her table lay the materials—a small, flat cork about half an inch thick, eight large pins, each of them two inches long, some balls of gay worsted, and a short baton with a glass head. This head and the cork she had already glued, as it took some time for the gilt to dry, and she did not wish to be hindered by waiting.

Daisy and Lucy watched with eager eyes while grandma took up the cork and carefully stuck the pins all round it at equal distances, bending them downward slightly. These were for the ribs of the parasol. Then she asked the little girls to choose each of them a color from the pretty balls of worsted.

Daisy seized on a pale blue, and Lucy a bright pink.

"Yes, those will go well together," said grandma. "Now watch me closely while I show you how to cover your parasol."

She took the end of the blue worsted and tied it around one of the pins, close to the cork, and began winding it round. At each pin she made a loop, or what sailors call a half-hitch, to steady the worsted.

The little girls looked on in delight, while the parasol grew under grandma's skillful fingers, and when the half worsted covered a little more than half of the pins, she threaded a worsted-needle with the end of it, and fastened it off neatly on the under side.

"Now for my plate!" cried Lucy. And dear grandma tied it to the same pin where she had finished off the blue, and began to wind it, the two pretty colors making a charming contrast.

At last every bit of the pins was covered



The Crow and the Owl.

Said a crow to an owl: "Well, I may be obtuse,

But I never can see any real excuse For the silly demeanor and ways of a goose."

Said the owl: "I agree, so you are not obtuse,

And of course we intend not a word of abuse, But I've heard it declared as the only excuse

The goose acts that way just because it's a goose."

Heartsease.

Once upon a time, in a rich man's garden the trees and flowers began to wither away.

The oak, because it could not yield any fair flowers;

The rose bush, because it could not bear any fruit; the vine, because it had to cling to the wall and could cast no cool shadow.

"I am of no use in the world," said the Oak.

"I might as well die!" cried the Rose Bush.

"What good can I do?" murmured the Vine.

Then the man, walking sadly through his depleted garden, noticed a little heartsease, which all the while held up its cheerful face to the sun.

The man stooped and asked: "What makes you so bright and blooming when all the rest are fading?"

"I thought," answered the little flower, "you wanted me here because it was here you planted me, and so I thought I would try to be the best and prettiest little heartsease that could be."

The man pressed the dear little flower to his heart.

Are you, reader, like the oak and the rose bush and the vine, unhappy because you are not something else? Or are you, like the heartsease, doing your best, and happy because you are what you are?

Poor Mr. Bellows.

"Oh, dear, it's no use trying to wear a new spring hat! Every time I take a step my headbush blows off. Poor me! I'd like to blow!"

Banking in England.

Methods in Which Business Is Transacted by English Banks.

The following report on banks and banking in England is furnished by Consul Frank W. Mahin of Nottingham.

In Nottingham, a city of 260,000 population, there are only eight separate and distinct companies doing a general banking business. Only one of these is a purely local company, the others being branches of London banks. As the local company has several branches scattered about the city, there is no lack of places where banking business may be done. Besides, there are some local savings institutions. Formerly these London branches were nearly all local banks, but they have been gradually absorbed by companies in the metropolises.

Banking conditions elsewhere in this country are about the same. According to statistics going back 30 years, there were then 336 joint stock and private banks in England, excluding foreign and colonial banks, with 1,789 branches. At the end of 1908 the number of banks was 84 and of branches 5,072. Thirty years ago the joint stock banks numbered 118 and the private banks 218. At the end of 1908 the numbers were respectively 50 and 34, showing the passing away of the private bank.

The general effect of the absorption of a provincial bank by a London company and its conversion into a branch is that the whole of its funds are administered from London and a greater proportion of its funds than formerly is used in the London money market. All important loans by a branch, it is understood, must be approved by the London bank. This, it is believed, reduces to a minimum speculative or personal favor loans by local managers. It seems to insure soundness and stability, for as a matter of fact bank failures are practically unknown in England, though this may be primarily due to the generally safe banking methods. It is very seldom, also, that one reads of embezzlements.

The local bank in Nottingham issues checks and drafts on foreign banks in the foreign currency, but the branches send applications for such paper to the London offices, which write them. This is presumably the practice generally throughout England.

Checks are used in this country, perhaps more than in any other, though each must bear a penny (2c) stamp. Besides the usual custom of paying local accounts by check, it is the common practice to pay an account due in any other part of the country by a check on one's local bank instead of buying a bank draft or postal money order, as, for instance, would usually be done in the United States.

Banking seems to be highly profitable in England, as the reports of the large banks show steady annual dividends of from 15 to 25 per cent. The discount rate is low, and interest is usually allowed. But the banks charge 2s 6d per £100 (60c per \$488.65), for handling checks, and this generally results in more than the interest paid on current accounts. Such is the custom in Nottingham, at least.

Ancient Iceland.

Iceland was founded A. D. 874 by men from Norway. In the words of John Fluke, "it was such a wholesale colonization of picked men as had not been seen since ancient Greek times and was not to be seen again until Winthrop sailed into Massachusetts bay. It was not long before the population of Iceland was 50,000. Their sheep and cattle flourished, hay crops were heavy, a lively trade, with fish, oil, butter and skins in exchange for meal and malt—was kept up with Norway, Denmark and the British Isles. Political freedom was unimpeded, justice was fairly well administered, naval superiority kept all foes at a distance, and under such conditions the growth of the new community in wealth and culture was surprisingly rapid."

Queer Habit Miss Passay Has When You're Talking to Her.

"Why, doesn't she listen?"

"O, yes, attentively; but she keeps nodding her head and interjecting 'yes, yes, all the time.'"

"I think she has fallen into that habit waiting for some man to propose."

"Catholic Standard and Times."

And sometimes a girl thinks she has lost her heart when it is only her appetite.

The Crash of Worlds.

A Scientific Theory Concerning the End of Our Planet.

Credulous individuals who are always fearful that some of the ends of the world predicted by sensational prophets may prove to be true will find considerable comfort in the assertion of Professor Lowell that there is good scientific evidence for the belief that mankind will have many years' warning of the great catastrophe that is destined to put an end to all things on this planet.

According to Professor Lowell's statements there is somewhere within the remote confines of space a great mass of matter—once a world but now dead—that is hurling itself toward our sun. In time it is certain to reach the goal to which it is tending, and when the two come together the globe on which we live is destined to cease to exist.

Fortunately for our peace of mind, there is at the present moment no such dead world within dangerous proximity, and yet any day it may appear. Any day the morning papers may announce that one of these dark bodies has come within the reach of the telescope—that it may readily be seen by the light of the sun reflected upon it.

While it would then be certain that the end of the world was in sight, there would still be ample time in which to prepare for the inevitable. If the first view of the intruder was caught at the eleventh magnitude—it could scarcely come much nearer without being detected—it would not be until twenty-seven years later that it would become visible to the naked eye, and three years more would elapse before it appeared to us as equal in size to a first magnitude star.

In two years and three months more it would have come as near to us as Jupiter, and by that time it would be far the brightest star in the sky. In fact, its effect upon the world would change, and the days would grow longer. Finally, just 145 days later those who were still alive would witness the beginning of the end. The stranger would not strike the earth but would pass so close in its dash to the sun that the earth would turn and follow until together they would drop silently into the sun.—*Brooklyn Eagle.*

WRECKING A ROBBER'S HAUNT.

Removing Old Inn Made Famous by Jack Sheppard and Almsworth.

The historic old "Six Bells," out Will ledden way, the inn referred to by Harrison Almsworth as the haunt of Jack Sheppard, is to be pulled down a London correspondent of the New York Herald says. Thus another ancient landmark is swept into oblivion by the un sentimental modern builder.

Local historians assert that Jack Sheppard was born at Willdesden, and as the hero of Harrison Almsworth's novel is largely mythical, to say that he was born at Willdesden is probably just about as true as to say he was born anywhere else. Historians who do not belong to the Willdesden school claim that the real Jack Sheppard was born at Steppney. That a robber of his accomplishments had something to do with Willdesden at some time in his career is likely enough, for Willdesden lay on a good trade route for highwaymen, and the names of Wild, Dick Turpin, Jackson and other are all connected with it.

Harrison Almsworth lived at Kenel Rise manor house, which is near Willdesden. He described Willdesden in the novel as "the most charming and secluded village in the neighborhood of the metropolis, with its scattered farmhouses, its noble orangery and its old gray church tower just peeping above a grove of rook-haunted trees."

That was the church which Jack Sheppard robbed afterward (according to the "Six Bells" legend), escaping from his prison by picking his way through the roof with a fork. It was at the "Six Bells," too, that he ordered refreshments in handsome manner after his mother's funeral. Almsworth gives, at the end of his story, a picture of Jack Sheppard's grave in Willdesden churchyard. In the churchyard there are to be seen to-day many curious little wooden monuments of the same shape as Almsworth put into that picture.

Drawing Inferences.

President Lincoln once told the following story of D. H. Bates, manager of the War Department telegraph office:

"I'm like an old colored man I knew. He spent so much of his time preaching to the other slaves it kept him and them from their labors. His master told him he would punish him the next time he was caught preaching."

"But, marse," said the old man, with tears in his eyes, "I always has to draw inferences from Bible texts when dey comes in ma hand. I jes' can't help it. Can you, marse?"

"Well," said his master, "I suspect I do sometimes draw inferences. But there is one text I never could understand, and if you can draw the right inference from it I'll let you preach to your heart's content."

"What is de text, marse?" asked the colored man.

"The ass snuffeth up the east wind." Now, what inference do you draw from that?"

"Well, marse, I've never heard dat text befo' now, but I spects de inference am she got to snuff a long time befo' she get fat."—*Pittsburg Chronicle-Telegraph.*

Hope Springs Eternal.

"Scribbles has been writing diligently for years and has never had a line of his stuff published."

"It's a wonder he doesn't become discouraged."

"He would if it were not for the fact that he dreams of posthumous fame."—*Birmingham Age Herald.*

The Ideal House.

"My wife's found an ideal house at last."

"Is that so? Where is it?"

"On 14th avenue."

"Shucks! Nothing ideal about that house. That's the very one my wife wouldn't stay another month in."—*Detroit Free Press.*

A woman has less faith in her ideals after marrying one of them.

IN SMALL THINGS—LIBERTY.

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